

**U.S. BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: FRANK BRANIGAN : **CHAPTER 13**
: :
Debtor : **BANKRUPTCY NO. 19-16690**
: :

MOTION TO IMPOSE THE STAY

The Debtor requests that the Stay be imposed in the above referenced Chapter 13 Case as set forth in 11 U.S.C. § 362(c)(4)(B) for the following reasons:

1. The Debtor filed this Chapter 13 bankruptcy case on October 28, 2019.
2. The Debtor has filed two prior bankruptcy cases that were dismissed within the last year. The first filing, case number 18-11271, was dismissed on February 27, 2019, and the second filing, case number 19-15351, was dismissed on September 30, 2019.
3. The Debtor's first filing was dismissed as the Debtor lost his employment, and due to his sudden decrease in income, was unable to continue his Chapter 13 Plan payments.
4. The Debtor's second filing was dismissed very soon after filing for failure to file the remaining schedules. The Debtor was unable to produce all necessary documents prior to the deadline imposed by the court as he was also assisting his father-in-law, who was gravely ill at the time.
5. The Debtor is now receiving a pension of approximately \$2,400.00 per month, and his spouse remains employed and contributing towards the Chapter 13 plan. In addition, the Debtor and his spouse are now operating a roofing company that provides an additional \$3,000.00 per month in income, and the Debtor's son is providing an additional \$430.00 monthly

contribution to the Debtor.

6. Based on the increases in income, the Debtor believes he can complete a Chapter 13 Plan to cure his pre-petition mortgage arrears, while maintaining payments to his mortgage company outside of the plan.

7. In addition, the debtor has retained a third-party to assist in the process of a loan modification on his mortgage.

8. The Debtor requests the Stay be imposed in this filing to prevent the Sheriff Sale of his home, which is scheduled to take place on Wednesday, October 30, 2019 at 1:00 p.m., in Montgomery County.

WHEREFORE, the Debtor requests that this Court will grant the instant Motion requesting to Impose the Stay pursuant to 11 U.S.C. § 362(c)(4)(B).

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